



Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
09/2022	07/2023	\$ 300	N/A	\$ 300	\$ 3,300
08/2023	09/2024	\$ 2,000	N/A	\$ 2,000	\$ 28,000
10/2024	08/2025	\$ 4,500	N/A	\$ 4,500	\$ 49,500
09/2025	08/2026	\$ 5,800	N/A	\$ 5,800	\$ 69,600
05/2026	07/2027	\$ 7,700	N/A	\$ 7,700	\$ 115,500
08/2027	08/2027	\$ 8,013.75	N/A	\$ 8,013.75	\$ 8,013.75
				Total Payments:	\$ 273,913.75

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ( ) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

(X) Debtor is over median income. Debtor estimates that a minimum of **\$ 0** must be paid to allowed unsecured creditors in order to comply with the Means Test.

#### **B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$ 1,300**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

\_\_\_\_\_ No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

X Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of **\$ 302,286.25** from the sale of property known and designated as **loan modification of 902 Thornberry Court, East Stroudsburg, Monroe County, PA**. All sales shall be completed by **August 31, 2023**. If the property

does not sell by the date specified, then the disposition of the property shall be as follows: based on loss mitigation options provided by lender.

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

X None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

\_\_\_ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

X Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Federal National Mortgage Association	902 Thornberry Court, East Stroudsburg, Monroe County, PA	9403
Municipal Credit Union	2016 Acura MDX	5467

**C. Arrears, including, but not limited to, claims secured by Debtor's principal residence. Check one.**

\_\_\_ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

X The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Federal National Mortgage Association	902 Thornberry Court, East Stroudsburg, Monroe County, PA	\$ 302,286.25	\$ 0	\$ 302,286.25
Municipal Credit Union	2016 Acura MDX	\$ 3,079.87	\$ 0	\$ 3,079.87

**D. Other secured claims (conduit payments, claims for which a § 506 valuation is not applicable, etc.)**

       None. *If “None” is checked, the rest of § 2.D need not be completed or reproduced.*

  X   The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
Monroe County Tax Claims Bureau (Claim 2)	Debtor's Residence at 404 Benson Court, East Stroudsburg, Monroe County, PA	\$ 44,553.26	N/A	\$ 56,553.26
Estates at Great Bear Community Association	Debtor's Residence at 404 Benson Court, East Stroudsburg, Monroe County, PA	\$ 1,572.49	N/A	\$ 1,572.49

**E. Secured claims for which a § 506 valuation is applicable.** *Check one.*

X None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

**F. Surrender of Collateral.** *Check one.*

X None. *If "None" is checked, the rest of § 2.F need not be completed or reproduced.*

**G. Lien Avoidance.** *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

X None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of **\$1,000** already paid by the Debtor, the amount of **\$3,500** in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
*Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

**B. Priority Claims (including certain Domestic Support Obligations).**

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	\$ 171,461
Pennsylvania Department of Revenue (Claim 3)	\$ 1,067.38

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.** *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☐ plan confirmation.  
☒ entry of discharge.  
☐ closing of case:

**7. DISCHARGE: (Check one)**

- (X) The debtor will seek a discharge pursuant to § 1328(a).  
( ) The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1	Adequate protection payments	\$ -0-	
Level 2	Debtor's attorney's fees.	\$ 3,500	
Level 3	Domestic Support Obligations	\$ -0-	
Level 4	Priority claims, pro rata	\$ 172,528.38	
Level 5	Secured claims, pro rata	\$ 351,491.87	
Level 6	Specially classified unsecured claims	\$ -0-	
Level 7	General unsecured claims	\$ 2,566.78	
Level 8	Untimely filed unsecured claims to which the debtor(s) has/have not objected.	\$ -0-	
	Subtotal		\$ 530,087.03
	Trustee Commission (Estimated at 8%)	\$ 46,112.97	
	Total		\$ 576,200

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.*

**9. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

- A. This Plan contains 1) a chart in Section 8, above, that contains estimated distributions to each class of creditors, in addition to all other items required by the Model Plan; and 2) no signature line for a joint debtor, as there is none.
- B. This Plan anticipates approval of a pending loan modification of the mortgage secured by **902 Thornberry Court, East Stroudsburg, Monroe County, Pennsylvania** that would eliminate the mortgage arrears on that property.

- C. This Plan submits only real property income from the rental of **902 Thornberry Court, East Stroudsburg, Monroe County, Pennsylvania**, which is available solely due to this Chapter 13 Case pending completion of a Chapter 13 of Debtor and/or Debtor's wife. Debtor's wife's employment and satisfaction of a motor vehicle loan is anticipated to provide subsequent Plan payment increases until Debtor reaches full retirement age and receives Social Security benefits without income limitation.

Dated: September 6, 2022

/s/ J. Zac Christman  
J. Zac Christman, Esquire, Attorney for Debtor

/s/ Alfredo F. Madeam, Jr.  
**ALFREDO F. MADEAM, JR.**, Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.